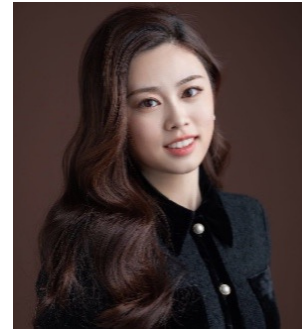




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# Catherine Chen

Founder & Senior Mortgage Broker at JCL FINANCIAL



Catherine Chen is a Senior Mortgage Broker and the Founder of Melbourne-based JCL Financial. Since 2019, she has supported first home buyers and property investors through the home loan process, from initial purchase through to portfolio growth and restructuring.

Catherine is known for a highly personalised, one-on-one approach. She takes the time to understand each client's goals, circumstances, and risk comfort, and provides clear, practical guidance that simplifies complex lending concepts. This tailored support is particularly valuable for clients with limited financial literacy, ensuring they remain informed at every step and select a loan structure aligned with their needs.

Her work is grounded in transparent, strategic advice and a seamless client experience, supported by efficient systems and strong lender relationships. She believes mortgage advice should be straightforward, tailored, and designed to support confident decisions and long-term financial security.



## Residential Home Loans

Residential lending solutions for owner-occupiers, including first home buyers, upsizing or downsizing, investment use, and construction/home build loans.



## Refinance

Loan review and refinancing solutions to align existing facilities with current objectives, cash flow requirements, and market conditions.



## Commercial Loans

Commercial finance solutions for individuals, partnerships, and companies, including funding strategies to support business and property portfolio expansion, with access to multiple lender options.



## Debt Consolidation

Debt consolidation solutions to combine eligible liabilities into a single facility, with the objective of improving repayment management and cash flow structure.



## Personal Loans

Secured and unsecured personal lending solutions for a range of personal objectives, including major events, lifestyle purchases, education, and home-related needs.



## Asset & Equipment Finance

Asset and equipment finance to support business operations and growth, enabling the acquisition of essential assets, including vehicles, machinery, and equipment, while preserving working capital and maintaining cash flow stability.



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# Lender Panel

Residential | Commercial | Personal loans | Equipment Finance



## Residential Home Loans



Commonwealth Bank



MACQUARIE  
BANK



- AMMF
- AMP Bank
- ASCF
- Bank of Queensland
- Bank of Sydney
- BankSA
- Bendigo Bank
- Better Choice Home Loans
- Brighten Home Loans
- FINSURE Loans BRIDGE
- FINSURE Loans PLUS
- Adelaide Bank
- Australian First Mortgage
- Citibank
- FASTlend
- Future Financial
- FINSURE Loans THRIVE
- Firstmac
- Great Southern Bank
- Heritage
- HSBC Bank
- ING
- La Trobe
- Liberty FS
- MA Money
- Middle
- Myloan Elect
- ORDE Financial
- Homeloans Ltd
- Homeside
- Mortgage Mart
- Paramount Mortgage Services
- Paramount Asset
- Pepper Asset Finance
- Pepper Money
- ProsppaQudos Bank
- Resimac Prime
- Resimac Specialist
- Smart Select
- St George
- Suncorp
- Ubank
- Virgin Money
- Pioneer Mortgages
- Resi
- The Rock Building Society
- Wide Bay Australia Ltd
- Pepper Home Loans



## Commercial Loans



Commonwealth Bank



- ASCF Commercial
- Bank of Queensland Commercial
- Adelaide Bank Commercial
- Australian First Mortgage Commercial
- BankSA Commercial
- Bankwest Business Banking
- Bank of Melbourne Commercial
- IMB Commercial
- ORDE Commercial
- ING DIRECT Commercial
- Merchant Mortgages
- Paramount Commercial
- St George Commercial
- Suncorp Small Business



## Personal Loans

- WISR
- Ratesetter
- Latitude Personal Finance
- Money Place
- Now Finance
- Pepper Money



## Equipment Finance

- ANZ
- CBA
- Westpac
- NAB
- Metro Finance
- Pepper Asset Finance
- Macquarie Leasing
- Latitude Motor
- Approved Motor Finance

# Business Introduction

Vision | Mission | Value

## Vision

FROM FIRST HOME TO FOREVER HOME,  
WE PROVIDE TAILORED FINANCE  
SOLUTIONS DESIGNED AROUND EVERY  
CLIENT'S NEEDS.

## Mission

ALWAYS BY YOUR SIDE.  
NEVER THE BANK'S.

## Value

INTEGRITY  
RELIABILITY  
PROFESSIONALISM

# Certificate of Company registration

## ASIC



### Credit representatives

JCLFINANCIAL(AUST)PTYLTD

Credit representative number 000535304

Information displayed is current as of 5:00 AM AEDT 05 January 2026.  
Representative summary



### Credit representatives

JCL FINANCIAL (AUST) PTY LTD

Credit representative number 000535304

### Licensees represented

#### Representative details

Name: JCL FINANCIAL (AUST) PTY LTD  
Credit representative number: 000535304 76 613 400 061  
ABN: 613 400 061 24/07/2025 Not applicable  
ACN: applicable Not applicable  
Appointment commenced:  
Appointment ceased:  
Other role:  
Appointed by credit representative name: Not applicable  
Credit representative number: Not applicable  
ABN: Not applicable  
Classes: Not applicable

### Licensees represented

FINSURE FINANCE & INSURANCE PTY LTD

#### Licensee details

Name: FINSURE FINANCE & INSURANCE PTY LTD

Licensee number: 000384704  
ACN: 068 153 926  
ABN: 72 068 153 926  
Commenced: 28/10/2010  
Ceased: Not applicable

#### Representative details

Name: JCL FINANCIAL (AUST) PTY LTD

Credit representative number: 000535304  
ABN: 76 613 400 061  
ACN: 613 400 061  
Appointment commenced: 14/10/2021  
Appointment ceased: 15/08/2024  
Other role: Not applicable  
Appointed by credit representative name: Not applicable  
Credit representative number: Not applicable  
ABN: Not applicable  
Classes: Not applicable

Same authorisation as

licensee: Not applicable

Principal place of business address: Address unknown

FINSURE FINANCE & INSURANCE PTY LTD

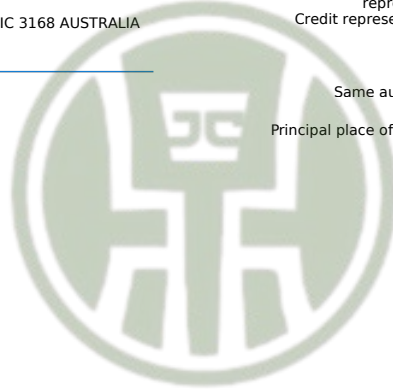
#### Licensee details

Name: FINSURE FINANCE & INSURANCE PTY LTD

Licensee number: 000384704  
ACN: 068 153 926  
ABN: 72 068 153 926  
Commenced: 28/10/2010  
Ceased: Not applicable

Extracted at 05 Jan 2026 AEDT 12:05:27

Same authorisation as  
licensee: No  
Principal place of business address: U 1 27-31 DUERDIN ST NOTTING HILL VIC 3168 AUSTRALIA



JCL FINANCIAL

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# Credit Guide & Privacy

Finsure Finance & Insurance Pty Ltd is a licensed provider of credit assistance to assist you with finance under the National Consumer Credit Protection Act 2009 (“The Act”). This document provides you with information about us and our representative (“we, us, our”), with whom you are dealing and the services we provide.

## Key Information

<b>Australian Credit Licence holder</b>	Finsure Finance and Insurance Pty Ltd
<b>Address</b>	Level 27, 10 Carrington Street Sydney NSW 2000, Australia
<b>Phone and e-mail</b>	1300 346 787, <a href="mailto:admin@finsure.com.au">admin@finsure.com.au</a>
<b>Australian Credit Licence number</b>	384704
<b>Internal Complaints Officer contact details</b>	Complaints Manager <a href="mailto:complaints@finsure.com.au">complaints@finsure.com.au</a>
<b>External Dispute Resolution Scheme details</b>	<i>Australian Financial Complaints Authority</i> <b>Website:</b> <a href="http://www.afca.org.au">www.afca.org.au</a> <b>Email:</b> <a href="mailto:info@afca.org.au">info@afca.org.au</a> <b>Telephone:</b> 1800 931 678 <b>In writing to:</b> Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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# Credit Guide & Privacy

## Our credit representatives

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

<b>Credit Representative's name</b>	Ms Danfeng Chen
<b>Address</b>	1/27-31 Duerdin Street, Notting Hill VIC 3168, Australia
<b>Phone</b>	0431192836
<b>E-mail</b>	catherine.chen@jclfinancialaust.com.au
<b>Credit Representative number</b>	000535305
<b>External Dispute Resolution Scheme details</b>	<p><i>Australian Financial Complaints Authority</i></p> <p><b>Website:</b> <a href="http://www.afca.org.au">www.afca.org.au</a></p> <p><b>Email:</b> <a href="mailto:info@afca.org.au">info@afca.org.au</a></p> <p><b>Telephone:</b> 1800 931 678</p> <p><b>In writing to:</b> Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</p>

JCL FINANCIAL

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# Credit Guide & Privacy

## Privacy disclosure statement

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services. These include our Smart Select connection and comparison services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
  - Persons who provide finance or other products to you, or to whom an application has been made for those products.
  - Financial consultants, accountants, lawyers and advisers
  - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
  - Any person where we are required by law to do so
  - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
  - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
  - Any person considering acquiring an interest in our business or assets
  - Any organisation providing online verification of your identity

4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from [www.finsure.com.au](http://www.finsure.com.au).

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

# NCCP & BID

## **NCCP (National Consumer Credit Protection Act)**

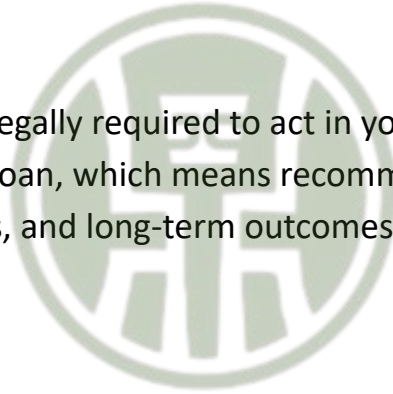
The NCCP Act is designed to protect consumers when applying for credit.

Under this legislation, mortgage brokers are required to act responsibly by assessing whether a loan is suitable for your individual circumstances.

This includes understanding your financial position, objectives, and ensuring the recommended loan is appropriate and not unsuitable for you.

## **BID (Best Interests Duty)**

Best Interests Duty means we are legally required to act in your best interests at all times. This goes beyond simply finding a loan, which means recommending a solution that best supports your goals, circumstances, and long-term outcomes.



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# MFAA Membership Certificate



## Certificate of Membership

This certifies that

JCL Financial (Aust) Pty Ltd

was awarded the status of  
**FULL MEMBER**

MEMBER NO: 736684VALID TO: 10/10/2026

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Kerri Buurman  
Chair

MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA

# AFCA Certificate

**Member Name** Jcl Financial (Aust) Pty Ltd

**Member Number** 106517

**ABN** 76613400061

**ACN**

**Aliases**

**Formerly Known As**

**Trading Names** Jcl Financial (Aust) Pty Ltd

**Joining Date** 17/05/2024

**Member Name** Jcl Financial (Aust) Pty Ltd

**Member Number** 86564

**ABN** 76613400061

**ACN**

**Aliases**

**Formerly Known As**

**Trading Names**

**Joining Date** 01/10/2021



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# Diploma Certificate



This is to certify that

**Danfeng Chen**

has fulfilled the requirements for

**FNS50315**

**Diploma of Finance and Mortgage Broking  
Management**

The qualification is recognised within the Australian Qualifications Framework.

A handwritten signature in black ink, appearing to read "Rob Regan".

Rob Regan  
Managing Director

**Certificate No: KPC-001002609**

Date of Original Issue: September 27, 2021

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Issued without alteration or erasure



Kaplan Education Pty Ltd  
trading as Kaplan Professional  
Registered Training Organisation #90116  
ABN 54 089 002 371  
Phone 1300 662 203  
[www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au)

# Timeline of application process from start to settlement

STEPS	Actions We Take
Step 1	<p><b>Initial Consultation &amp; Strategy</b></p> <p>We begin with a detailed consultation to understand clients' goals, current financial position, and future plans. Based on this information, we outline a tailored lending strategy, including suitable loan structures, key considerations, and a clear pathway to achieve their objectives.</p>
Step 2	<p><b>Assessment &amp; Lender Comparison</b></p> <p>We assess clients' borrowing capacity and overall eligibility by reviewing income, expenses, liabilities, and supporting documentation. We then compare suitable lenders and loan options across our panel, considering pricing, policy requirements, features, and long-term suitability.</p>
Step 3	<p><b>Recommendation &amp; Application</b></p> <p>We provide a clear recommendation of the most suitable loan solution based on clients' insights and lender comparison. We prepare the application, review documentation requirements, and submit the application on clients' behalf, ensuring the process is accurate, complete, and aligned with lender expectations.</p>
Step 4	<p><b>Approval &amp; Conditions</b></p> <p>Once approval is issued, we provide guidance to clients through the lender's conditions and outstanding requirements. We coordinate the collection and submission of any additional documentation, valuations, insurance requirements, or other prerequisites to ensure conditions are satisfied efficiently.</p>
Step 5	<p><b>Settlement &amp; Ongoing Support</b></p> <p>We coordinate settlement with the lender, conveyancer/solicitor, and relevant parties to ensure a smooth and timely completion. After settlement, we continue to provide ongoing support, including loan reviews, rate monitoring, and advice as circumstances or objectives evolve.</p>

# QUOTE

## Quote

Date: DD/MM/YYYY

ABOUT YOU	
Client name(s):	
ABOUT US	
Credit Representative	Ms Danfeng Chen Credit Representative Number: 000535305
Corporate Credit Representative	JCL FINANCIAL (AUST) PTY LTD; ACN: 613 400 061 Credit Representative Number: 000535304
Australian Credit Licence holder	Finsure Finance and Insurance Pty Ltd (ACN 068 153 926)
Australian Credit Licence number	384704

This quote advises you of the maximum amount payable by you to us (“we”, “us”) in relation to credit assistance and other associated services we provide to you.

### WHAT SERVICES WE PROVIDE

We provide services such as supplying you with information on a range of loans and leases, helping you to choose a loan or lease which is suitable for your requirements, objectives and financial situation, helping you to make an application, and liaising with the lender or lessor on your behalf.

### WHAT THIS QUOTE DOES NOT COVER

The quote does not set out all the costs to you in relation to a loan contract or lease you may enter into as a result of our credit assistance. For example, you may have to pay fees and charges to the lender as set out in the loan contract or lease. Fees and charges payable in connection with other services that we may provide, such as financial services, are not covered by this quote.

### YOU MAY PAY FEES EVEN IF YOU CHOOSE NOT TO PROCEED WITH AN APPLICATION OR YOUR APPLICATION IS NOT SUCCESSFUL

Unless specified otherwise, these fees and charges are payable even if you choose not to proceed with the loan or lease application, your application is not successful or we recommend that you remain in your existing loan or lease

**MAXIMUM AMOUNT OF FEES AND CHARGES YOU WILL BE REQUIRED TO PAY US FOR CREDIT ASSISTANCE**

The maximum amount of fees and charges that you will be required to pay us is set out below.

Fee or Charge	Payable to	Payable for	When payable	Method of Calculation	Amount (GST inclusive)
Maximum amount of fees and charges payable for matters associated with the provision of credit assistance					
Bank Valuation	JCL FINANCIAL	Bank valuation ordered to confirm the accurate valuation of the property	At our cost	\$350.00	\$0.00
Credit Score Consultation	JCL FINANCIAL	Veda credit history ordered. Credit score results explained with regards to how it has a positive or negative effect on home loan approvals	At our cost	\$70.00	\$0.00
First Home Buyer	JCL FINANCIAL	Consultation on small deposits and Lenders Mortgage Insurance	At our cost	\$500.00	\$0.00
Property Profile Report	JCL FINANCIAL	Comprehensive property profile report showing low to high value range and last 3 months sales in the area	At our cost	\$35.00	\$0.00
<b>Maximum amount payable as at DD/MM/YYYY</b>					<b>\$0.00</b>
Total value of business expenditure to achieve a loan approval paid by our business					\$955.00

**ACCEPTANCE**

By signing this document, you agree to the terms set out in this Quote. After you have signed this document, you will be provided with a tax invoice and a copy of the signed document.

If you have any questions relating to anything in this document, please contact us immediately.

**Accepted By**

Client Name:

Signed: .....

Date: .....

# How the broker gets paid commissions & clawback explanation

## How we are paid

In most cases, mortgage brokers are remunerated by the lender you choose. Where you proceed with a loan arranged through JCL Financial, the lender may pay us a commission for arranging and maintaining the loan. This does not change the interest rate or repayment terms you receive from the lender.

The commission structure generally includes:

- A once-off payment paid by the lender after your loan settles.
- It is typically calculated as a percentage of the settled loan amount (or the amount drawn down).

## Transparency and disclosure

Any commission payable to us is disclosed to you in our documentation before you proceed, including the method of calculation and the estimated amount. Where a separate brokerage/service fee applies (if any), this will be disclosed and agreed in writing prior to submission.

## Clawback Explanation

Clawback is a lender policy that may apply if a loan arranged through a broker is repaid, discharged, or refinanced within a specified period after settlement. Where clawback applies, the lender may recover some or all of the upfront commission previously paid to the broker.

For loans arranged through JCL Financial, the clawback period is **up to two (2) years** from settlement. The commission recovery typically applies as follows:

- **Within the first 12 months:** the lender may recover **100%** of the upfront commission.
- **After 12 months and before 24 months:** the lender may recover **50%** of the upfront commission.
- **After 24 months:** clawback generally does **not** apply.

## Our approach to refinancing and ongoing support

As clawback may apply within the first two years, we generally recommend that clients avoid refinancing during this period unless there is a clear and appropriate reason. To support this, JCL Financial provides ongoing loan management, including check-ins and reviews where appropriate, to help ensure your loan structure remains aligned with your objectives.

After the two-year period, if your circumstances change or market rates move materially, we can provide refinancing services and lender comparisons to support an appropriate review of your lending strategy.

# Example of the monthly e-newsletter



JCL FINANCIAL

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**RBA HOLDS  
CASH RATE AT 3.60%**



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Hi

The Reserve Bank of Australia (RBA) left the cash rate unchanged at 3.60% following its December monetary policy meeting. Read the full statement [here](#).

The decision comes amid slightly stronger inflation data. Trimmed mean inflation – the RBA's preferred measure – rose to 3.3% in the 12 months to October, up from 3.2% in September, according to the Australian Bureau of Statistics. While still above the 2–3% target band, the RBA appears comfortable that current policy settings remain restrictive enough to bring inflation down over time.

In a recent speech, RBA assistant governor Sarah Hunter said the RBA is closely analysing how businesses are setting prices and how the economy's supply capacity is evolving. She noted that "*forecasting inflation over the past few years has been challenging*", prompting the RBA to stay alert to shifting conditions across households and businesses.

If you'd like to understand what a steady cash rate means for your loan or future plans, I'm here to help.

Speak to a mortgage broker

Kind regards,  
Catherine Chen  
[catherine.chen@jclfinancialaust.com.au](mailto:catherine.chen@jclfinancialaust.com.au)  
0431 192 836



## Contact Us

JCL Financial  
Unit 1 / 27 Duerdin Street  
Notting Hill VIC 3168  
0431 192 836 | [View Website](#)  
ABN 76 613 400 061

# Honey Insurance – 90 day free building insurance

## About Honey Insurance

Honey is an Australian home insurance provider, helping customers select appropriate cover efficiently and reduce avoidable household incidents. Honey is underwritten and supported by RACQ Insurance.

Through our partnership with Honey Insurance, **eligible clients purchasing a property can receive up to 90 days of complimentary (FREE) pre-settlement building cover at no cost.** This complimentary cover is intended to provide protection for the property **prior to settlement**, while the purchase is in progress and insurance requirements are being arranged.

## What Honey offers

- **Home (Building) Cover:** Cover for the home at the insured address, including the building structure and permanently fixed fixtures/fittings (as defined in the policy).
- **Contents Cover:** Cover for household goods and personal belongings kept at the insured address (as defined in the policy).
- **Legal Liability:** Cover for legal liability arising from certain injury to other people or damage to their property in connection with the insured home (subject to policy terms).

## Complimentary 90-day cover—eligibility criteria

The complimentary pre-settlement cover is not automatic for every scenario. In general:

- It applies to **purchase** referrals (not refinance).
- It applies where settlement is expected to occur **within the next 90 days.**
- If eligible, Honey will confirm the availability of **complimentary (FREE) pre-settlement cover** during the quote process.

## How clients access the offer

- A referral is provided as part of the lending process, and the client receives a Honey email with instructions to access their quote.
- The client completes the quote and takes out the policy **directly with Honey.**
- Where eligibility conditions are met, **complimentary (FREE) pre-settlement building cover** is applied for up to 90 days prior to settlement.

## Important information

Honey Insurance is the insurer and product provider. Cover is subject to the policy terms, conditions, limits and exclusions. Clients should review the Product Disclosure Statement (PDS) and policy documents provided by Honey prior to purchase.

# Acknowledgement of Mortgage Protection Insurance Documentations

## Acknowledgement of Mortgage Protection Insurance

It is my Duty of Care as a mortgage broker to make the borrower aware of mortgage protection insurance to protect your lifestyle and your assets against unforeseen events.

Mortgage protection insurance can be an effective way of minimising any potential financial hardship on you, your family, your lifestyle, your assets and your business.

Financial hardship may result from a death, disability, trauma, personal injury or loss of employment. Examples of insurance to protect your lifestyle: Life insurance, total permanent disablement insurance, trauma insurance and income protection insurance.

Consider the following if you do not have adequate mortgage protection insurance in place:

- You may not be able to meet the repayments on your home loan should an unexpected or
- unforeseen event arise; or
- Your savings may not be sufficient to meet your financial obligations; or
- Temporarily unable to earn an income, for example through sickness / illness; or Permanently unable to earn income, for example through death / permanent disability
- Loss of employment to earn an income

I acknowledge that I have been made aware by my mortgage broker of the importance of mortgage protection insurance and that it is my responsibility to take action to have mortgage protection in place from the day that my home loan becomes active.

I understand that I am not forced to apply for mortgage protection insurance as a condition of my home loan and that I am able to arrange mortgage protection insurance with any insurer of my choice.

By signing the Acknowledgement of Mortgage Protection Insurance, I acknowledge that I understand and confirm that it is my decision and responsibility to seek mortgage protection insurance.

---

Borrower Name & Signature

Date: \_\_\_\_\_

If you have any questions in relation to this, please feel free to contact me at any time to clarify any issues or concerns you may have.

Kind regards

Danfeng Chen

Director & Finance Broker

Credit Representative Number 535305 is authorised under Australian Credit Licence 384704

# Testimonials

Client experience is central to how we work. The Google reviews below reflect our commitment to tailored advice, transparent communication, and end-to-end support throughout the loan journey.



**Stephen Sun**

5 条评价 · 1 张照片



★★★★★ 1 个月前

Second home loan package with JCL. Everything is exceptional. Smooth process, professional service, and most of all, the team really really work on my best interest. Highly appreciated, high recommended.



**amber xiao**

本地向导 · 25 条评价 · 9 张照片



★★★★★ 1 个月前

I've been working with JCL for a while. JJ are fantastic to work with. Throughout the entire process, he has been professional, supportive, attentive, and trustworthy. It has been an absolute pleasure. I highly recommend JJ and the JCL team.



**Feng Qin**

本地向导 · 24 条评价 · 137 张照片



★★★★★ 9 个月前

I had an incredible experience JCL. Their professionalism, expertise, and dedication made the entire mortgage process smooth and stress-free. When we encountered a few unexpected hiccups along the way, their team was proactive, resourceful, and always had a solution. They guided me through every challenge with patience and reassurance, ensuring that everything stayed on track.

What truly sets them apart is their customer-first approach. It was clear from the start that they weren't just focused on making a sale but genuinely cared about finding the best mortgage solution for my needs. They took the time to explain every detail, provided honest advice, and always had my best interests in mind.

Their clear communication, prompt responses, and commitment to exceptional service made all the difference. I couldn't have asked for a better team to work with. If you're looking for a knowledgeable, trustworthy, and customer-oriented mortgage broker, I highly recommend JCL. JJ and his team.



**Tom King**

2 条评价



★★★★★ 7 个月前

I had an excellent experience with Catherine Chen in JCL FINANCIAL for my loan. Because my case is bit complicate, She is in professional way to deal with my loan. She always was patience to process any problems I had and found good solutions to fix them. I would like to sincerely thank Catherine and the team at JCL FINANCIAL for her/their effects on this loan issues.



**Joelle Wang**

2 条评价



★★★★★ 8 个月前

I'd like to sincerely thank the team at JCL FINANCIAL for their outstanding support throughout the entire loan process. From the initial pre-approval stage to securing a highly competitive rate and cashback offer, and finally a smooth settlement, every step was handled with professionalism and efficiency. Their expert guidance, clear communication, and attention to detail made the experience seamless. I have full confidence in their services and will gladly recommend them to anyone seeking reliable mortgage solutions.



**Jason Zhou**

3 条评价



★★★★★ 11 个月前

I had a great experience with JCL FINANCIAL. As home loan brokers, they exceeded my expectations.

Their team is highly professional. Right from the start, they showed deep knowledge of the market, carefully assessing my finances and offering perfect loan choices.

Attention to detail is remarkable. Processing my application, they checked every document thoroughly, ensuring a smooth approval.

Their patience stands out too. Buying a home is stressful, especially for first-timers. I had many questions, but they always explained patiently.

I highly recommend JCL FINANCIAL to anyone in need of loan services. They are reliable, efficient, and dedicated to helping their clients achieve their financial goals. Five stars all the way!



**Eleanor Li**  
4 条评价 · 4 张照片



★★★★★ 11 个月前

Catherine很专业和负责，有任何疑问回复都很快，在办理贷款的过程中也很积极负责的跟双方联系和沟通，所有问题都迅速的沟通解决，是可靠负责的broker，推荐他们给任何有办理贷款需求的人



**Monica (Hulu)**  
本地向导 · 53 条评价 · 29 张照片



★★★★★ 6 个月前

Catherine handled our application professionally with great patience. Being quite new to this, I asked a million questions and all were answered with smiles.



**amy1229mcdull**  
7 条评价 · 7 张照片



★★★★★ 1 年前

Catherine特别靠谱，全凭她这次贷款做下来了。强烈推荐👍



**Olivia He**  
1 条评价



★★★★★ 2 年前

Highly recommend Catherine and JJ. Extremely helpful throughout the refinance of our mortgage.

**If you are seeking structured, transparent guidance and a lending strategy tailored to your circumstances, JCL Financial is available to assist. Enquiries are welcome, and we are happy to discuss your objectives and next steps.**



**JCL FINANCIAL**  
鼎 | 信 | 金 | 融